

## OVERVIEW

# Identity Exchange

**What if** you could expand your business while reducing fraud exposure?



## Robust Identity Risk Management Across the Customer Lifecycle

### Drive fraudsters away

- Proactively reduce fraud losses using real-time, predictive models to assess identity risk
- Leverage a score that adapts to evolving fraud threats and shifting consumer behaviours
- Deploy an anti-fraud technology investment with measurable returns

### Drive better experiences

- Reduce friction by decreasing the need for manual checks on valid identities
- Enable quicker onboarding of legitimate customers with identity risk ranking
- Deliver enhanced experiences for customers and employees

### Drive stronger growth

- Boost acquisitions of new-to-credit consumers, including newcomers to Canada
- Improve customer acquisition and retention by creating positive relationships early
- Spot fraud at onboarding to reduce credit losses

Today's growing fraud scenarios call for data-driven, interactive detection models as traditional methods don't easily scale to combat threats.

Leveraging the innovative thinking behind our CreditVision® solutions, Identity Exchange combines diverse identity data sources, shared intelligence and advanced analytics to create a more holistic view of identity risk.

Organizations can use Identity Exchange to overcome traditional fraud detection limitations, enabling them to:



Drive fraudsters away

Drive better experiences



Drive stronger growth



## Reduce fraud and build customer trust

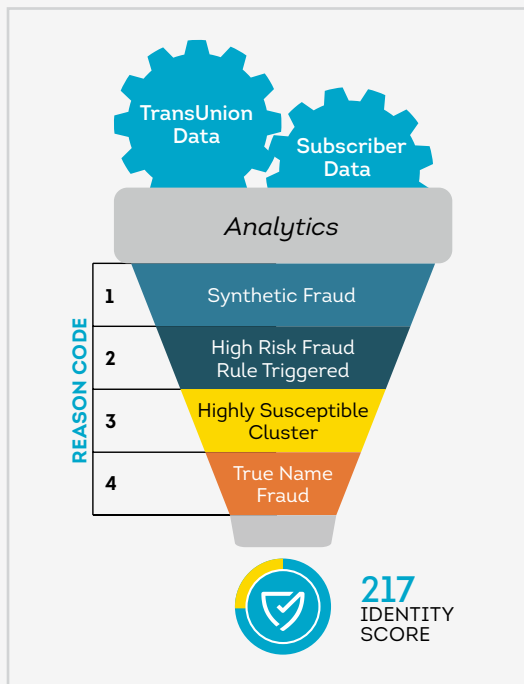
As more consumers engage digitally, guarding against identity fraud is crucial.

With Identity Exchange, businesses can determine the likelihood an identity is actually a fraudster in real time.

Identity Exchange assesses multiple aspects of an identity by analyzing against millions of data points like credit bureau data, as well as the unique behaviours of that individual.

Identity Exchange considers activity that's uncharacteristic for an individual (e.g., applying for 10 credit cards in 48 hours) to help drive better decisions for your business.

Designed with multiple integration options, Identity Exchange delivers in-depth identity assurance to help guard against fraudulent transactions and protect the identities of your customer base.



\* Patent Pending

## Confirm identity more confidently and earlier in the customer lifecycle

Identity Exchange helps businesses to more assuredly approve customers. For example, newcomers to Canada with no credit history often encounter challenges obtaining credit products. Identity Exchange can help assess the risk associated with an identity regardless of credit history.

### Diverse data elements of identity

- Consumer credit bureau data (~31 million Canadians)
- Inquiry logs
- Application fraud data
- Consortium fraud data

TransUnion's robust data assets are strengthened by product application data shared by subscribers of Identity Exchange.

### Multifaceted modelling and predictive fraud analytics

- Over 360 fraud-specific attributes
- Predictive, real-time models\* for subscribers of Identity Exchange

### Identity score and reason codes

- Identity score of 1 (low risk) to 999 (high risk)
- Reason codes for additional insight

## Put Identity Exchange to work for your business

Start using this dynamic solution today and trust it will continue to evolve to keep up with changing market trends, consumer behaviours and fraud activities.

To learn more, contact your TransUnion representative.

Visit: [transunion.ca/product/identity-exchange](https://transunion.ca/product/identity-exchange)